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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Magruder et al.

Docket No: WELL0027

Serial No. : 10/072,729

Art Unit: Not Assigned

Filed: 2/7/02

Examiner: Not Assigned

Title: HOME ASSET MANAGEMENT ACCOUNT

### INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, DC 20231

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or  
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ( ) under 37 CFR 1.97(c) together with either a:
  - ( ) Certification under 37 CFR 1.97(e), or
  - ( ) a \$220.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ( ) under 37 CFR 1.97(d) together with a:
  - ( ) Certification under 37 CFR 1.97(e), and
  - ( ) a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
  - ( ) a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)
- ( ) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. \_\_\_\_). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

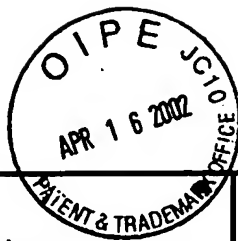
It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,



Michael A. Glenn  
Reg. No. 30,176

Customer No. 22862



<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>  (Use Several Sheets if Necessary)	Atty Docket No. WELL0027 Applicant: Magruder et al. Filing Date: 2/7/02	Serial No.: 10/072,729  Group Unassigned

#### U.S. Patent Documents

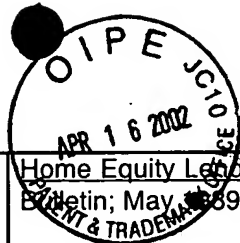
Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	4,876,648	10/24/89	Lloyd	364	408	1/12/88
	B	5,220,501	6/15/93	Lawlor et al.	364	408	12/8/89
	C	5,673,402	9/30/97	Ryan et al.	395	238	8/17/92
	D	5,689,649	11/18/97	Altman et al.	395	236	3/1/91
	E	5,852,811	12/22/98	Atkins	705	36	7/25/94
	F	5,866,889	2/2/99	Weiss et al.	235	379	6/7/95
	G	5,884,285	3/16/99	Atkins	705	36	1/16/92
	H	5,911,136	6/8/99	Atkins	705	36	3/26/97
	I	5,966,700	10/12/99	Gould et al.	705	38	12/23/97
	J	5,991,745	11/23/99	Kiritz	705	38	1/22/97
	K	6,012,044	1/4/00	Maggioncalda et al.	705	36	5/25/99
	L	6,012,047	1/4/00	Mazonas et al.	705	38	11/21/95
	M	6,049,782	4/11/00	Gottesman et al.	705	35	5/31/96
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	S	6,233,566	5/15/01	Levine et al.	705	37	3/18/99
	T	6,253,191	6/26/01	Hoffman	705	35	1/20/00
	U	6,269,347	7/31/01	Berger	705	38	11/17/98

#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No

#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	V	Home Mortgages Can be More Than Just Debit- Michael A. Johnston; Manage; August/September 2000
	W	Recent Developments in Home Equity Lending- Glenn B. Canner, Thomas A. Durkin, Charles A. Luckett; Federal Reserve Bulletin; April 1998



	X	<u>Home Equity Lending- Glenn B. Canner, and Charles A. Luckett; Federal Reserve Bulletin; May 1989.</u>
	Y	<u>Online Financial Essential Internet Services (includes related articles on web sites with investment tools and advice, retirement planning, tax preparation, home buying, insurance and online trading as well as the Editor's Choice); Jan Ozer; PC Magazine; February 24, 1998</u>
	Z	<u>Portfolio Accounting/Management Systems; Wall Street &amp; Technology; Annual 1994</u>
	Aa	<u>Need \$10,000? \$50,000? \$250,000? (Finding the right source for cash for a small business); Linda Stern; Home Office Computing; September 1992</u>
	Bb	<u>Financial Managers: Keeping Track of Your Personal Accounts; Donald B. Trivette; PC Magazine; December 27, 1988</u>
	Cc	<u>Debit's on Top: Products and Services Growth Trends; Mary Mink; Credit Union Executive; November/December 1994</u>
	Dd	<u>Wholesale Giants; Tom Lamalfa; Mortgage Banking; May 1995</u>
	Ee	<u>Recent Developments in Home Equity Lending; Glenn B. Canner, Thomas A. Durkin, Charles A. Luckett; Federal Reserve Bulletin; April 1998</u>
	Ff	<u>Spatio-Temporal Modeling of Residential Sales Data; Alan Gelfand Sujit; 1995</u>
	Gg	<u>The Place of Risk-Management in financial Institutions; Santomero Oldfield; 1995</u>
	Hh	<u>A Mean Value-At-Risk Framework for Speculating and Hedging; Leo Constantino Tay</u>
	Ii	<u>The Effects of Changes in Ownership; Rebel Cole Board</u>
	Jj	<u>Moral Hazard in Home Equity Conversion- Robert Shiller</u>
	Kk	<u>Spatially Disaggregated Real Estate Indices; Edwin Iverson Jr.</u>
	Ll	<u>Benefits for Homeowners From Mortgage Portfolios Retained; Allstate Professor of...</u>
	Mm	<u>Corporate Hedging in the Insurance Industry: The Use of ...; David Cummins, 1997</u>
	Nn	<u>Residential Mobility, Housing Tenure and the Labour Market in...; Ren Bheim and...</u>
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.